STATE OF INDIANA)		IN THE MORGAN CIRCUIT COURT
) SS: COUNTY OF MORGAN)		AVC NO. 01-012
		FILED
IN RE: DEAN CLOUSE & TAMMY CLOUSE, individually and doing business as DEAN'S HEATING))))	FEB 13 2001 grant FEB 13 2001
Respondents.)	

ASSURANCE OF VOLUNTARY COMPLIANCE

The State of Indiana, by Attorney General Karen M. Freeman-Wilson and by Deputy Attorney General David A. Paetzmann, and the Respondents, Dean Clouse and Tammy Clouse. individually and doing business as Dean's Heating, enter into an Assurance of Voluntary Compliance (Assurance), pursuant to Indiana Code §24-5-0.5-7.

Any violation of the terms of this Assurance constitutes prima facie evidence of a deceptive act. This Assurance is entered into without any adjudication of any issue of fact or law, and upon consent of the parties.

The parties agree:

- 1. Respondents are individuals engaged in home improvement work in Morgan County, with a principal place of business at 2610 State Road 252, Martinsville, Indiana, 46151.
- 2. The terms of this Assurance apply to and are binding upon Respondents, their employees, agents, representatives, successors, and assigns.
- 3. Respondents acknowledge the jurisdiction of the Consumer Protection Division of the Office of the Attorney General to investigate matters hereinafter described, pursuant to the FFR 1 Q 2001
 ATTORNEY GENERAL
 OF INDIANA authority of Ind. Code §4-6-9-4 and Ind. Code §24-5-0.5-1 et seq.

- 4. Respondents agree, pursuant to Ind. Code §24-5-11-10, in every home improvement transaction to provide a completed home improvement contract to the consumer before it is signed by the consumer. Respondents agree that the contract must contain at a minimum the following:
 - (a) The name of the consumer and the address of the residential property that is the subject of the home improvement;
 - (b) The name and address of the home improvement supplier and each of the telephone numbers and names of any agent to whom consumer problems and inquiries can be directed;
 - (c) The date the home improvement contract was submitted to the consumer and any time limitation on the consumer's acceptance of the home improvement contract;
 - (d) A reasonably detailed description of the proposed home improvements;
 - (e) If the description required by Indiana Code §24-5-11-10(a)(4) does not include the specifications for the home improvement, a statement that the specifications will be provided to the consumer before commencing any work and that the home improvement contract is subject to the consumer's separate written and dated approval of the specifications;
 - (f) The approximate starting and completion dates of the home improvements;
 - (g) A statement of any contingencies that would materially change the approximate completion date;
 - (h) The home improvement contract price; and
 - (i) Signature lines for the home improvement supplier or the supplier's agent and for each consumer who is to be a party to the home improvement contract with a legible printed or a typed version of that person's name placed directly after or below the signature.
- 5. Respondents agree, pursuant to Ind. Code §24-5-11-11, that before the consumer signs the home improvement contract and before the consumer can be required to make a down

payment, the Respondents must have agreed unequivocally by written signature to all of the terms of the home improvement contract.

- 6. Respondents agree, pursuant to Ind. Code §24-5-11-12, that Respondents shall give a fully executed copy of the home improvement contract to the consumer immediately after the consumer signs it. The contract must also show the dates the Respondents and each consumer executed the contract.
- 7. Respondents, in soliciting and/or contracting with consumers, agree to refrain from conducting any business activity in the State of Indiana unless those activities are in full compliance with the Home Improvement Contracts Act, Ind. Code §24-5-11-1 et seq.
- 8. Respondents agree to refrain from conducting any home improvements until Respondents have first obtained all necessary licenses required by law.
- 9. Respondents, in soliciting and/or contracting with consumers, agree to fully comply with the Deceptive Consumer Sales Act, Ind. Code §24-5-0.5-1 et seq.
- 10. Upon execution of this Assurance, Respondents shall pay costs in the amount of Five Hundred and 00/100 Dollars (\$500.00) to the Office of the Attorney General.
- 11. Respondents shall not represent that the Office of the Attorney General approves or endorses Respondents' past or future business practices, or that execution of this Assurance constitutes such approval or endorsement.
- 12. Respondents shall fully cooperate with the Office of the Attorney General in the resolution of any future written complaints the Consumer Protection Division receives.
- 13. The Office of the Attorney General shall file this Assurance with the Circuit Court of Morgan County. The Court's approval of this Assurance shall not act as a bar to any private right of action.

DATED this 7th day of February, 2000.

STATE OF INDIANA	RESPONDENTS
By: David A. Paetzmann Deputy Attorney General Atty. No. 6392-23 Office of Attorney General 402 W. Washington, 5th Floor Indianapolis, Indiana 46204 Telephone: (317) 233-3442	DEAN CLOUSE & TAMMY CLOUSE, individually and doing business as DEAN'S HEATING Dean Clouse Jammy Clouse Tammy Clouse
APPROVED, this 15 da	Judge, Morgan County Circuit Court

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